

The PATRIOT

August 2019



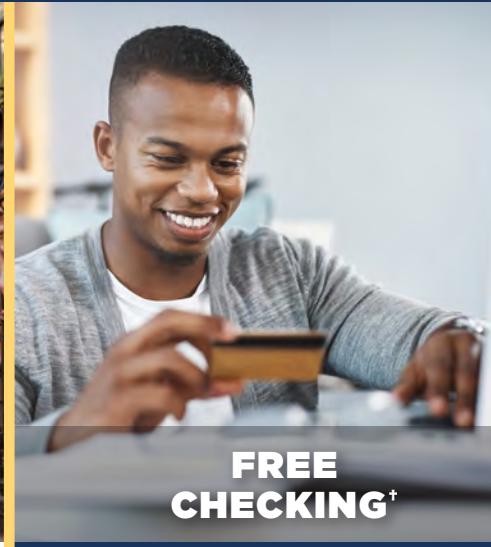
A Newsletter for Members of American Heritage Credit Union



MORTGAGES



CERTIFICATE & SAVINGS SPECIALS



FREE CHECKING[†]

FREE PRE-APPROVAL* | EARN UP TO A **10%** CASH REWARD**

There are many options when it comes to mortgages and home ownership. We're here to help with whatever your situation might be.

CERTIFICATES & IRAS

2.00% APY***

9-Month Fixed Certificate or IRA

1.80% APY***

High Yield Savings Account

2.15% APY***

15-Month Fixed Certificate or IRA

HIGH YIELD SAVINGS
MONEY MARKETS
YOUTH ACCOUNTS

\$100

CHECKING OFFER!**

With direct deposit of \$500 each month and when you use your Debit Card 25 times in the first 90 days.

REVOLUTIONS ARE BORN HERE

We Help Make Them Possible Every Day.

American Heritage Named Best-In-State by Forbes for the 2nd Consecutive Year

Forbes 2019

**BEST-IN-STATE
CREDIT UNIONS**

Powered by STATISTA

American Heritage Credit Union was named as one of the Best-In-State credit unions in Pennsylvania in a recent study by Forbes and the market research firm Statista. This is the second year in a row that American Heritage was recognized with this prestigious accolade.

Forbes' America's Best-In-State Banks and Credit Unions publication was chosen based on an independent survey from a vast sample of more than 25,000 U.S. citizens spread among all states. In total, 182 unique credit unions were awarded as the Best-In-State Credit Unions 2019. Thank you for choosing American Heritage!



WE OFFER **YOU** THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY**.

Become a "BOOK BUDDY" with Books-For-Kids to Help Promote Literacy

It's time to hit the books again with American Heritage's Books for Kids Program! Help children learn to read and to enhance their communication skills. Throughout August, you can donate \$3 and all money raised will purchase books for local hospitals and community centers.



"You can find magic wherever you look. Sit back and relax - all you need is a book!" – Dr. Seuss

To learn more visit AmericanHeritageCU.org/BooksForKids



Start Making Memories in a New RV!

RV Loans as low as
5.99 % APR^{*}**
up to 180 months

Visit AmericanHeritageCU.org/RV or call us at 844-AMH-LEND

A Revolutionary Celebration

To celebrate this year's Independence Day, Employees of American Heritage dressed up in their red, white and blue attire on Wednesday, July 3rd and posed with our new friend, Ben Franklin. We hope you took some time to celebrate the birth of our nation with your friends and family as well!



Ticket Discount

Purchase tickets right in the branch for **\$10 EACH!**

A savings of up to \$9 per ticket!

www.amrevmuseum.org [Ask for details](#)

Accessing Your Account While Traveling

Make sure to bring American Heritage along with you while you are on vacation. We offer round the clock 24/7 services to get you in touch with your accounts.



Mobile Teller

Enjoy 24/7 account access to all the features of our Online Teller through our free, easy-to use app.^{****}

- Deposit checks from anywhere with eDeposit[†]
- See your balance at a glance with Fast Balances
- Secure your accounts with Card Controls

Online Teller

Easily and securely access your accounts from your computer or mobile device – no branch required.

- Check account balances and transfer funds
- Manage all of your bills and payments in one place
- Use ePay to easily make person-to-person transfers to friends and family

eAlerts

eAlerts are text or email messages sent to your phone, mobile or desktop device that let you know important information. Messages include direct deposit received, low balance in your account, when checks clear and much more!

Shared Branching

In addition to American Heritage's online services, we are a part of the Shared Branching Network

- Over 5,300 nationwide shared branch locations
- Perform transactions as if you were in an American Heritage branch.
- Find a branch near you at AmericanHeritageCU.org/SharedBranching

Check out all of our 24/7 services at AmericanHeritageCU.org/Mobile to make traveling with American Heritage a breeze.

Card Controls

If you have a credit or debit card with American Heritage we offer a valuable privacy benefit in our Card Controls. This safety feature allows you to active a debit card, submit a travel notification, manage overdraft privilege, deactivate a lost or stolen card, change authorization limits and much more.

[Visit AmericanHeritageCU.org/Mobile](http://AmericanHeritageCU.org/Mobile) for more information today!

Time for a New or Used Car?

Next to buying a home, buying a car is the 2nd largest purchase most people make. Do your research before buying to get your best deal. We offer a variety of great tools on our website that will arm you with the tools you need to be a car-buying all-star.



- Use CarFax[®] so you can research a car prior to buying
- Get pre-approved and find out what vehicles you can afford so you know exactly what you are looking for
- Avoid dealership negotiation tactics with CUDL AutoSmart
- And many more options!

[Visit AmericanHeritageCU.org/Auto](http://AmericanHeritageCU.org/Auto) today to begin your Car buying process!

Members Can Save with Sprint!

All American Heritage members are automatically qualified for rewards on Wireless Plans through Sprint!

To learn more, visit:

AmericanHeritageCU.org/MemberDiscounts



Have You Met PAT®?

During a recent branch visit, you may have been asked to try the PAT® (Personal Automated Teller) machine, a device that resembles an ATM but has a live Teller connected to it. Whether you decided to try it or not, you may have lingering questions about the machines and wonder why we've added them into our branches.

What is PAT® able to do?

Because a PAT® machine is able to function both as an ATM and as a standard teller, it is capable of performing a variety of tasks. You can use a PAT® machine for cash or check deposits and withdrawals, transfers, loan payments, and account reviews. And, for cash withdrawals, you can even specify the denomination of bills you'd like to receive. Consumers and business owners alike tell us how helpful this is!.

Does PAT offer private transactions?

We want you to feel secure while you're performing your transaction, so we have taken several steps to defend your information and enhance your privacy. If you feel comfortable making a transaction at a teller line, PAT has many of the same security features, and more! The audio and visual information displayed are designed to be accessible to the current user only and identification is required for certain transactions. PAT machine technology has been evolving at American Heritage for over a decade and we always have your privacy in mind.

Learn more...

Please read more about our PAT® machine (and the friendly faces you'll meet using it) in our article *"More Than A Machine: Meet PAT®."* Continue reading on our website at AmericanHeritageCU.org/PAT. We hope to see you using PAT® in one of our branches soon!



The Ultimate Cash Reward Card

American Heritage CASH REWARD MASTERCARD®



3% Cash Back
on gas

2% Cash Back
on restaurants

1% Cash Back
on everything else you buy

\$150 BONUS REWARD^{††}
WHEN YOU SPEND \$1,500
IN THE FIRST 90 DAYS

Just in time for your Back-to-School Spending, get up to **3% Cash Back^{††}**, no annual fee and **no balance transfer fees**. Our **Cash Reward Mastercard®** gives you cash back on every purchase you make, **PLUS** get all of the valuable benefits you'd expect from Mastercard. Open your card today and you can get a **\$150 Bonus Reward^{††}** when you spend \$1,500 in the first 90 Days!

Exclusively for American Heritage Members
Apply for yours today
AmericanHeritageCU.org/CashReward

Riding is in Our Heritage

Hit the open road on your new or used Motorcycle with a loan from American Heritage.

We'll provide you with a low rate and flexible terms that will make you and your co-pilot smile.

Visit AmericanHeritageCU.org to learn more or call 844-AMH-LEND to apply.



2019 REVOLUTIONARY SWEEPSTAKES



USE YOUR DEBIT CARD



AND YOU COULD WIN

\$500
THEN BE ENTERED TO WIN A
\$10,000 GRAND PRIZE!^{*}**

AmericanHeritageCU.org/Sweepstakes

**GETTING PAID WHEN YOU SPEND,
THAT'S REVOLUTIONARY**

MEMBER DISCOUNT AMERICAN HERITAGE NIGHT Philadelphia Phillies

Seating will be located in:
Sections 108-111 and 136-139

\$30 per ticket (includes \$12 Power Ticket)
Each power ticket includes \$12 of concession value built into the barcode, good throughout the ballpark for food, beverage or merchandise, and is valid during that game date.

\$5 from each ticket sold
will benefit the
Kids-N-Hope
Foundation



**American
Heritage**
CREDIT UNION

TO PURCHASE TICKETS VISIT: phillies.com/AMHFCU

Trust American Heritage Realty to Find your New Home!



When you are in the market to buy or sell your home, come to the people you trust.

American Heritage Realty is a full service real estate agency owned and operated by American Heritage Credit Union.

Buy and/or Sell your Home with American Heritage Realty

Earn up to a **10% Cash**

Reward** based on your agent's commission by using one of our American Heritage Realty agents when you buy a home.

Plus, you can earn an additional **10% Cash Reward**** off your American Heritage Realty agent's commission when you sell your home with American Heritage Realty.



To Get Started visit AmericanHeritageCU.org/HomeConnection or Call American Heritage Realty at 855.525.7900.

Take a Deep Breath

RETIREMENT DOESN'T HAVE TO BE STRESSFUL

We're here to help

with Insurance & Investments



American Heritage Investment & Retirement Center (IRC), located at American Heritage Federal Credit Union, helps members organize their financial life and plan for the future. Securities sold, through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer. CBSI is under contract with the financial institution to make securities available to members. Trust Services available through MEMBERS Trust Company. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

FR01103-1BA9

To learn more and get started visit AmericanHeritageCU.org/IRC today.



Disclosures

American Heritage Credit Union is not responsible for misprinted or outdated information. All rates and promotions are subject to change without notice.

* All loans are subject to credit qualification, credit worthiness and other factors. All rates, promotions and offers are subject to change without notice.

** While you are free to select your own real estate broker and mortgage lender for your real estate transaction, we offer our members a 10% Cash Reward off your American Heritage Realty agent's commission when you choose to work with one of our American Heritage Realty agents to buy a home. 10% Cash Reward may not be combined with any other special offer, discount or promotion. All offers are subject to change without prior notice. The Home Connection Program is offered in Pennsylvania, New Jersey and Delaware. If you also choose to sell your home with American Heritage Realty, an additional 10% Cash Reward is available off your American Heritage Realty agent's commission. All offers are subject to change without prior notice. Seller's Cash Reward is not available in the state of New Jersey.

*** Annual Percentage Yield (APY). Rates listed paid on \$1000 minimum balance. \$500 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Rates accurate as 8/1/19.

**** Annual Percentage Yield: 1.80% APY for balances \$10,000 and greater. Maximum deposit amount \$1,000,000. Limit one High Yield Savings Account per member. \$10,000 minimum opening deposit, requires new money only, defined as funds not currently on deposit at American Heritage Credit Union. \$10 monthly service fee is waived if the daily balance is \$10,000 or more. Accountholder may withdraw funds once per monthly statement cycle via check, transfer or withdrawal, \$25 fee for each additional withdrawal per statement cycle. APY guaranteed not to fall below 1.80% APY before 12/31/19. Rates and fees accurate as of 8/1/19. Membership eligibility required. Not a member? Join Today.

† Overdraft or returned item fees may apply.

†† Offer valid for new checking accounts that are opened between May 1, 2019 through August 31, 2019. Set up a direct deposit in the cumulative amount of \$500.00 or more in each of the following full three statement cycles, and receive \$25 per statement cycle for a maximum of \$75 in bonus awards. Receive an additional \$25 bonus when 25 or more cumulative debit card transactions are made during the following full three statement cycles. Purchases only, ATM withdrawals are not eligible. American Heritage reserves the right to cancel, modify or extend this offer at any time without notice. Member must be in good standing with a minimum \$15 deposit in the primary share account. Members receiving incentives may be responsible for paying taxes on the incentives. May not be combined with other promotions. Offer subject to change without notice. Limit (1) per household. Employees and their family, business and fiduciary accounts are not eligible. Overdraft or returned item fees may apply. Membership eligibility required. Not a Member? Join Today.

††† Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Federal Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit. Your rate may vary from the rate shown. Sample Monthly Payment: \$8.43 for every \$1,000 borrowed at 5.99% APR at 180 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Payments do not include amount for taxes and insurance premiums and, if applicable, the payment obligation will be greater. Rates effective as of 08/01/2018 and are subject to change.

†††† Third Party fees for message and data plans may apply.

‡ The eDeposit application is available to qualified members only.

‡‡ To qualify for the \$150 statement credit, you must make \$1,500 or more in net purchases with your American Heritage Cash Reward Mastercard Account within 90 days of Account opening. Net purchase amount is calculated by totaling all purchase transactions made within the first 90 days, less any returns, refunds, credits, disputes or adjustments applied to the Account during the same period. Purchase transactions do not include cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges. To receive the \$150 statement credit, Account must be open and in good standing at the time the credit is posted to the Account. Statement credit will be posted within 3 business days after the net purchase threshold is met. Limit 1 statement credit of \$150 per Account.

‡‡‡ Cash Reward Mastercard will earn 3.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under merchant category codes in the category of automotive fuels, 2.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under merchant category codes in the category of restaurants, and 1.0% cash back on every \$1 of eligible net purchases made during each billing cycle at merchant locations classified under all other merchant category codes that are not part of the automotive fuel or restaurant categories. Net purchases do not include returns, refunds, credits, disputes and adjustments. Cash back rewards ("Rewards") are not earned for preauthorization holds, cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges. Merchant category codes are assigned to merchants by Mastercard and American Heritage Credit Union takes no responsibility for the assignment of or any future changes in the assignment of these category codes. There is no minimum or maximum amount of cash Rewards that may be earned and accumulated. Minimum redemption amount is \$25.00. Rewards program is subject to change at any time without prior notice.

‡‡‡ No purchase necessary. Sweepstakes ends October 31, 2019. Legal residents of the United States (excluding NY and FL) who are at least 18. See official rules at any branch location or at AmericanHeritageCU.org/Sweepstakes.

BULLETIN BOARD

Holiday Schedule:

Labor Day

Monday, September 2, 2019

All Offices Closed

Event Schedule:

24th Annual Golf Classic

Monday, October 14, 2019

@ PineCrest Country Club

Join us for a round of golf, prizes, and silent auctions to raise money for the Kids-N-Hope Foundation

To learn more visit KNHGolfClassic.com

Seminar / Webinar Schedule:

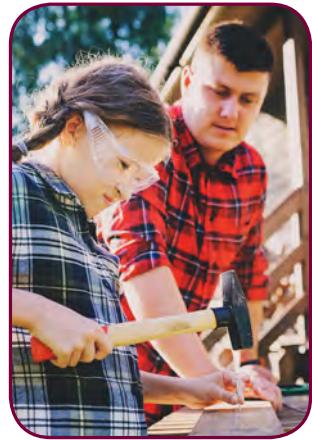
Credit Cards: Take Charge Webinar

Tuesday, August 27, 2019 | 4pm - 5pm

Stay up to date online at AmericanHeritageCU.org/Calendar

Thinking of Last-Minute Summer Home Improvement Projects?

Fall is just around the corner, and the kids are gearing up to head back to school. Before getting ready for pumpkins and sweaters, finish your summer with some last-minute home improvement projects with a Home Equity Loan!



With an American Heritage Home Equity loan, home renovations are more attainable than you think! Take advantage of the equity in your home to get the extra money you need. We offer both fixed rate loans and revolving lines of credit.

To start your home improvements, call 1-800-AMH-LEND or apply online at AmericanHeritageCU.org/HomeEquity.

24 Hour/7 Day Account Access • NYCE ATM Network • Contact Center: 215.969.0777 • Phone Teller: 215.969.8200 • Online Teller: AmericanHeritageCU.org

Federally Insured by NCUA
NMLS # 433838

